

Substitute for form 1449B/PTO			<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			Application Number	09981642	
			Filing Date	October 16, 2001	
			First Named Inventor	MELCHIOR, Peter	
			Art Unit	3691	
			Examiner Name	Bijendra K. SHRESTHA	
Sheet	3	of	2	Attorney Docket Number	027392-000440US

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)				
	AA	US-5359509		10/25/94	Little et al.	
	AB	US-5644727		7/1/97	Atkins	
	AC	US-5704044		12/30/97	Tarter et al.	
	AD	US-5732400		3/24/98	Mandler et al.	
	AE	US-5717989		2/10/98	Tozzoli et al.	
	AF	US-5875437		2/23/99	Atkins	
	AG	US-5970470		10/19/99	Walker et al.	
	AH	US-6035288		3/7/00	Solomon	
	AI	US-6055514		4/25/00	Wren	
	AJ	US-6058378		5/2/00	Clark et al.	
	AK	US-6128602		10/3/00	Northington et al.	
	AL	US-6151588		11/21/00	Tozzoli et al.	
	AM	US-6216115		4/10/01	Barrameda et al.	
	AN	US-6739517		5/25/04	Krueger	
	AO	US-7047219		5/16/06	Martin et al.	
	AP	US-20020095373		7/18/02	Melchior et al.	
	AQ	US-20020099655		7/25/02	Melchior et al.	
	AR	US-20020107785		8/8/02	Melchior et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>4</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AS	WO	96/12242		4/25/96			<input type="checkbox"/>
	AT	WO	02/035514		4/25/02			<input type="checkbox"/>

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>3</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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Sheet	4	of	2	Attorney Docket Number	027392-000440US

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>	
	AU	Mohamed, Packeer, "Examining cash-flow forecasts," New Straits Times, Kuala Lumpur, December 10, 1996, (5 pages)	<input type="checkbox"/>	
	AV	Watterson, P., "Credit default swaps....," Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL < <a href="http://www.srz.com/files/article-november02-creditefaultswaps.pdf">http://www.srz.com/files/article-november02-creditefaultswaps.pdf</a> >	<input type="checkbox"/>	

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